

FIG. 1A

118

118-5 PAYEE

118-2 118-3 \$US 20.00

1234567 SIGNATURE

118-4 118-6 118-1 SIGNATURE

FIG. 1B

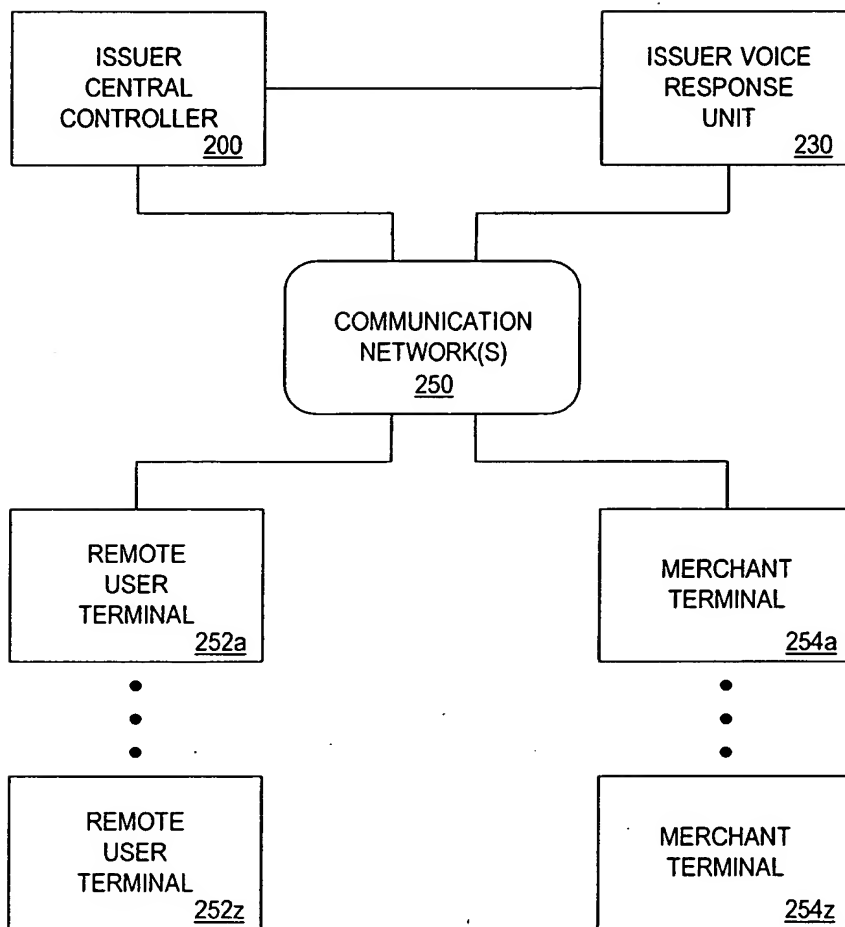


FIG. 2A

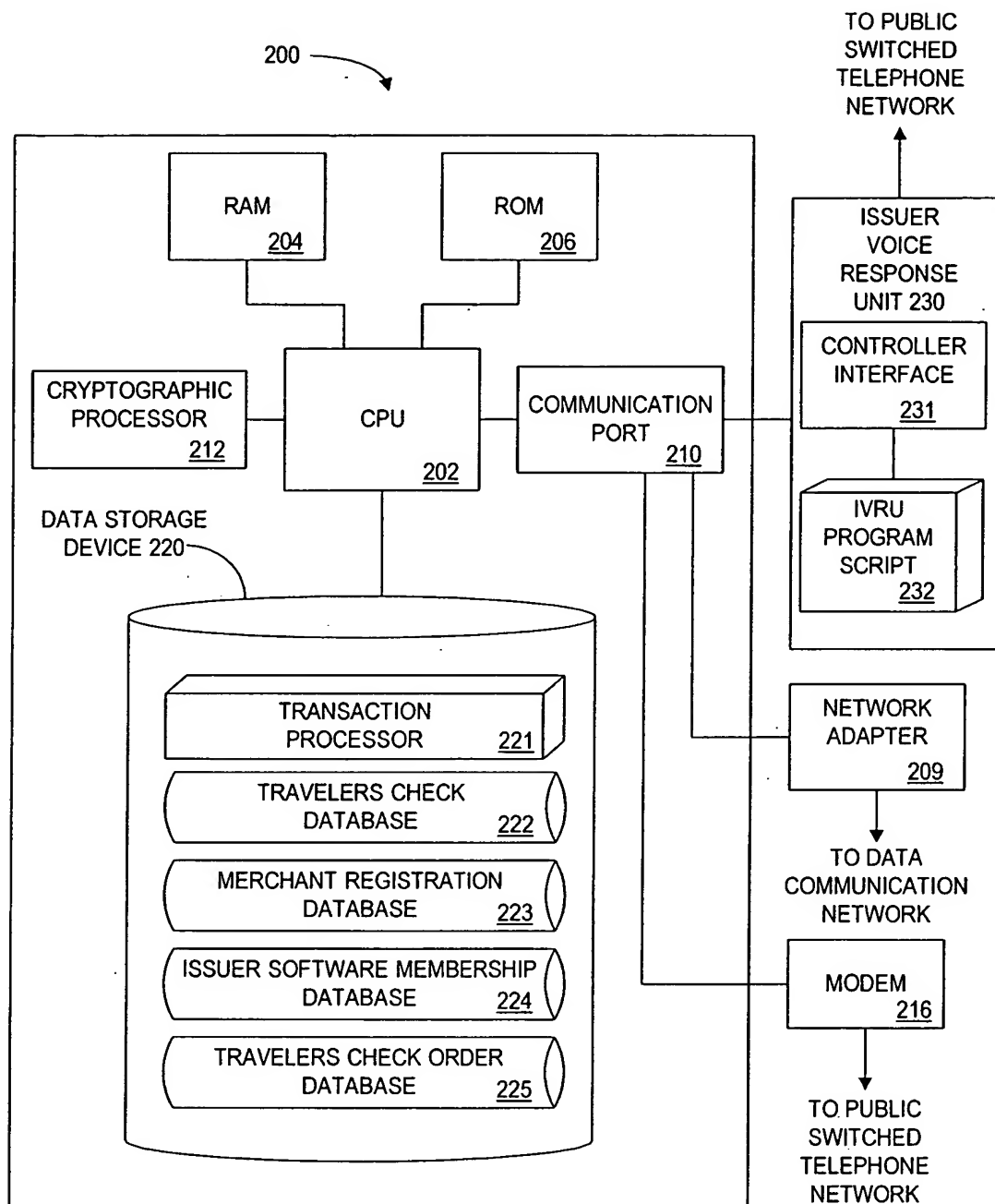


FIG. 2B

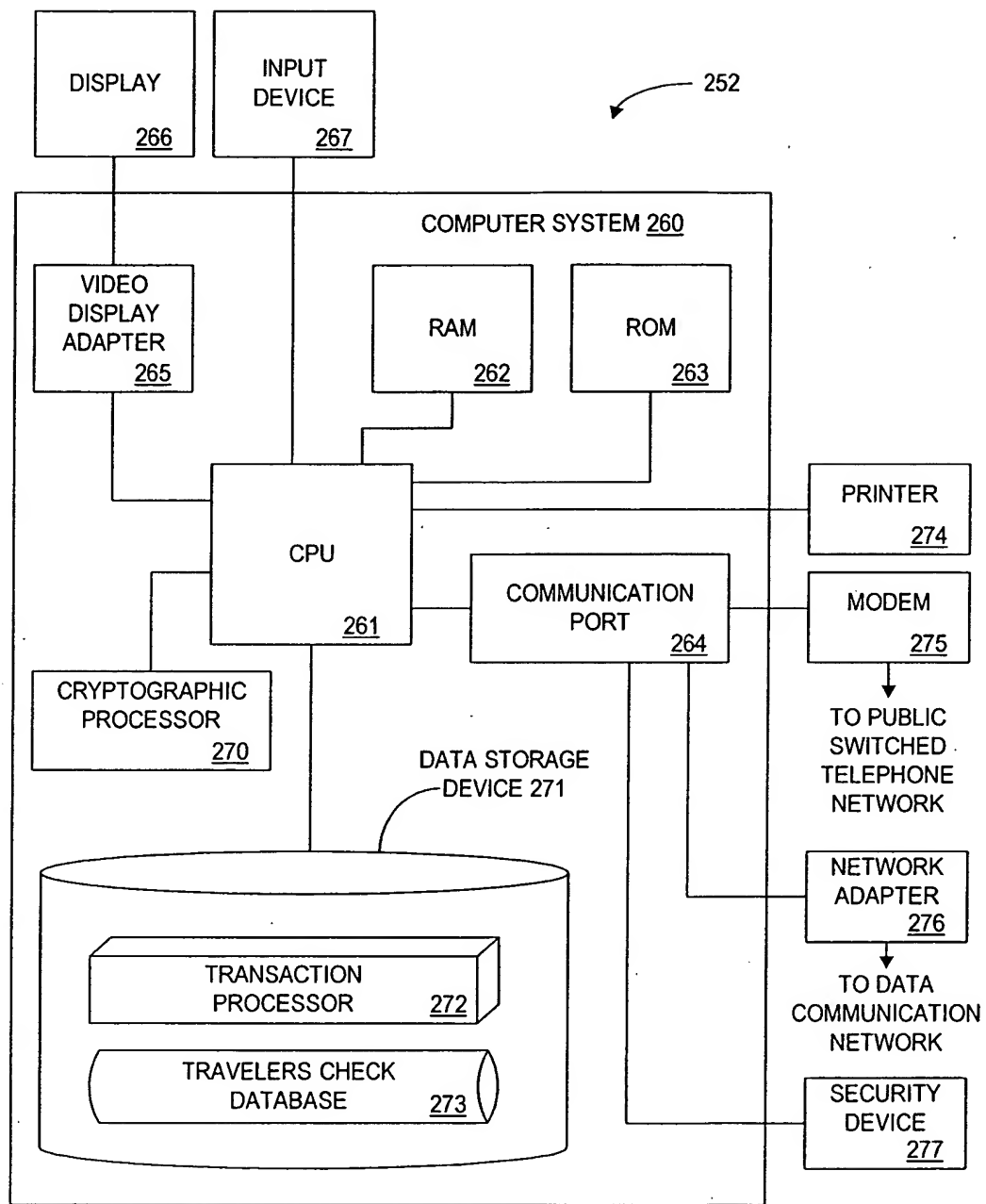


FIG. 2C

TRAVELERS CHECK ORDER  
DATABASE 225



	ORDER NUMBER <u>302</u>	NUMBER OF CHECKS <u>304</u>	TOTAL PURCHASE AMOUNT <u>306</u>	REGISTRATION CODE <u>308</u>	VERIFICATION CODE <u>310</u>	COMPLETION CODE <u>312</u>
314a	123456789ABCD	25	\$10,000.00	FURHGN-1456	2334456-FNTY56	2345-TYHGN

FIG. 3A

FIG. 3B

TRAVELERS CHECK DATABASE 222



	DATE 320	ORDER NUMBER 321	CHECK SERIAL NUMBER 322	CHECK AMOUNT 323	REGISTRATION CODE 324	AUTHORIZATION CODE 325	STATUS 326	DATE USED 327	MERCHANT LOCATION 328
330a	2/22/97	1A-22	1234567	\$50.00	1A2B3C4	4C3B2A1	UNCASHED	2/25/97	STAMFORD

FIG. 3B

FIG. 3C

ISSUER SOFTWARE MEMBERSHIP DATABASE 224



	NAME 340	ADDRESS 341	PHONE 342	CREDIT CARD NUMBER 343	CREDIT CARD EXPIRATION 344	ORDER NUMBER 345	CUSTOMER ID NUMBER 346
348a	ABCD EFGHIJKL	1234 ABCD ST.	203-456-7890	1234567890	11/22/97	4567	1234-5678

FIG. 3C



MERCHANT REGISTRATION DATABASE 223



	NAME 360	STORE NAME 361	PHONE NUMBER 362	LOCATION 363	REGISTRATION ID NUMBER 364
366a	JOHN SMITH	JOHN'S STORE	123-456-7890	ELM STREET	1234-56789abc

FIG. 3D

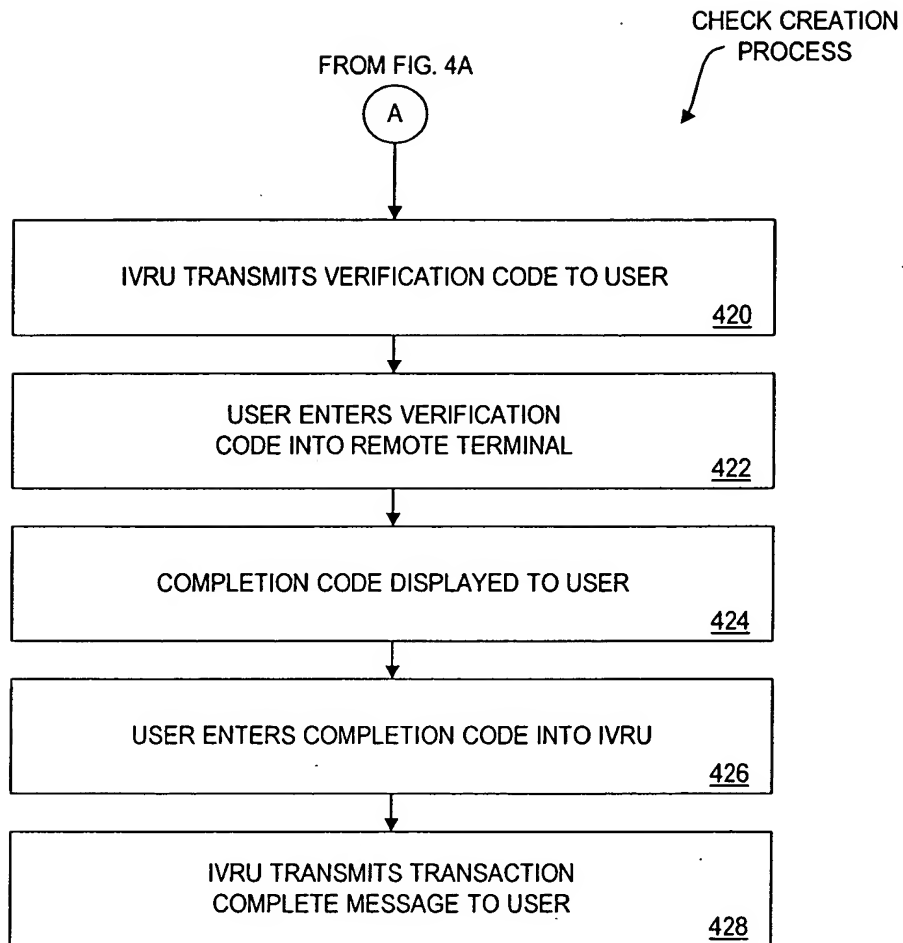


FIG. 4B

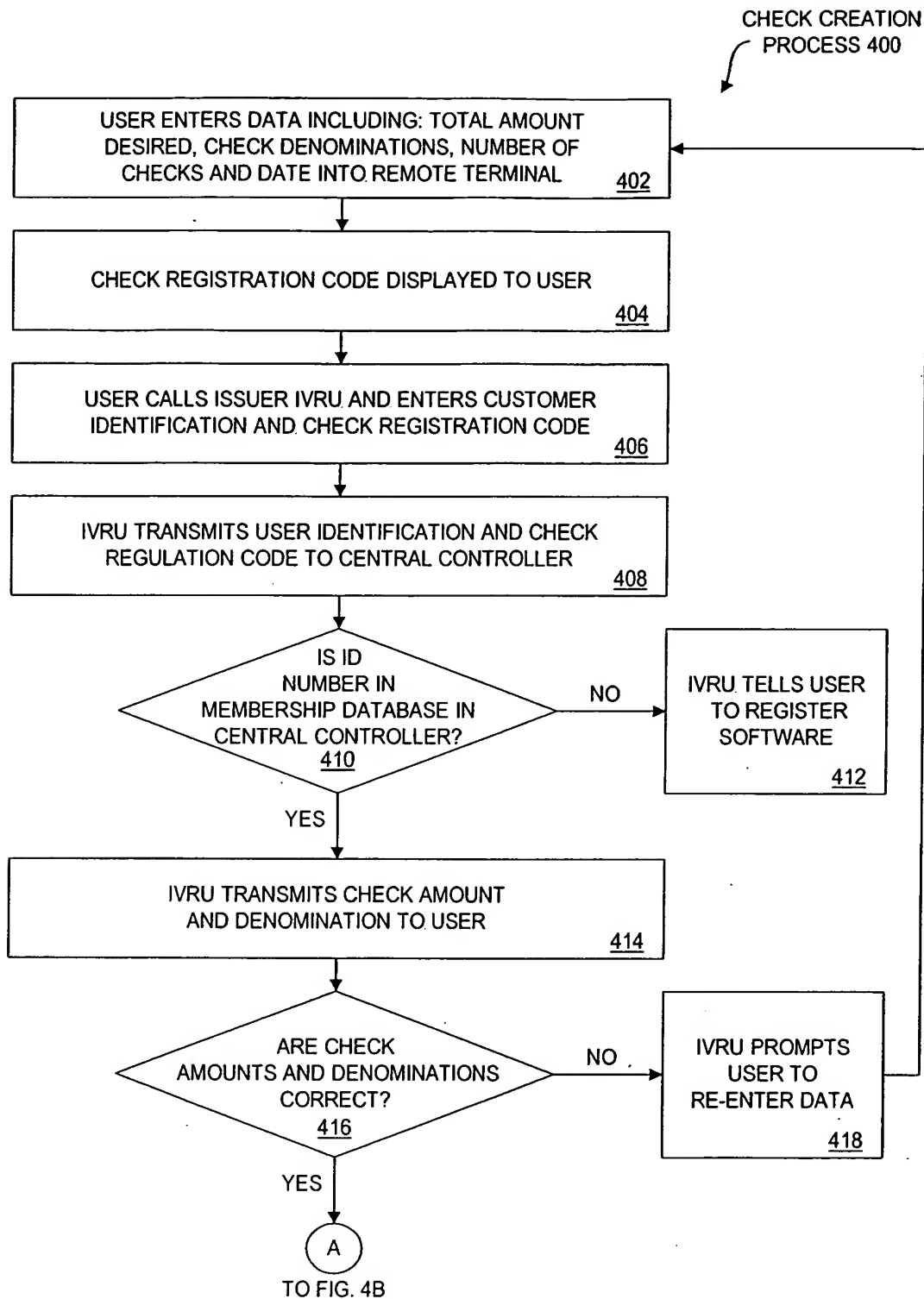


FIG. 4A

CHECK CREATION: REMOTE  
TERMINAL 500

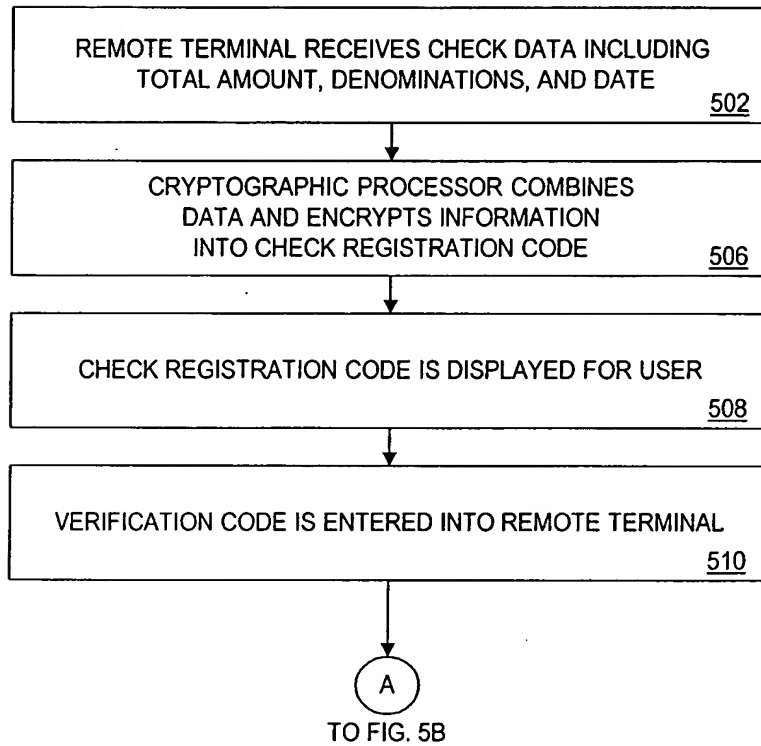


FIG. 5A

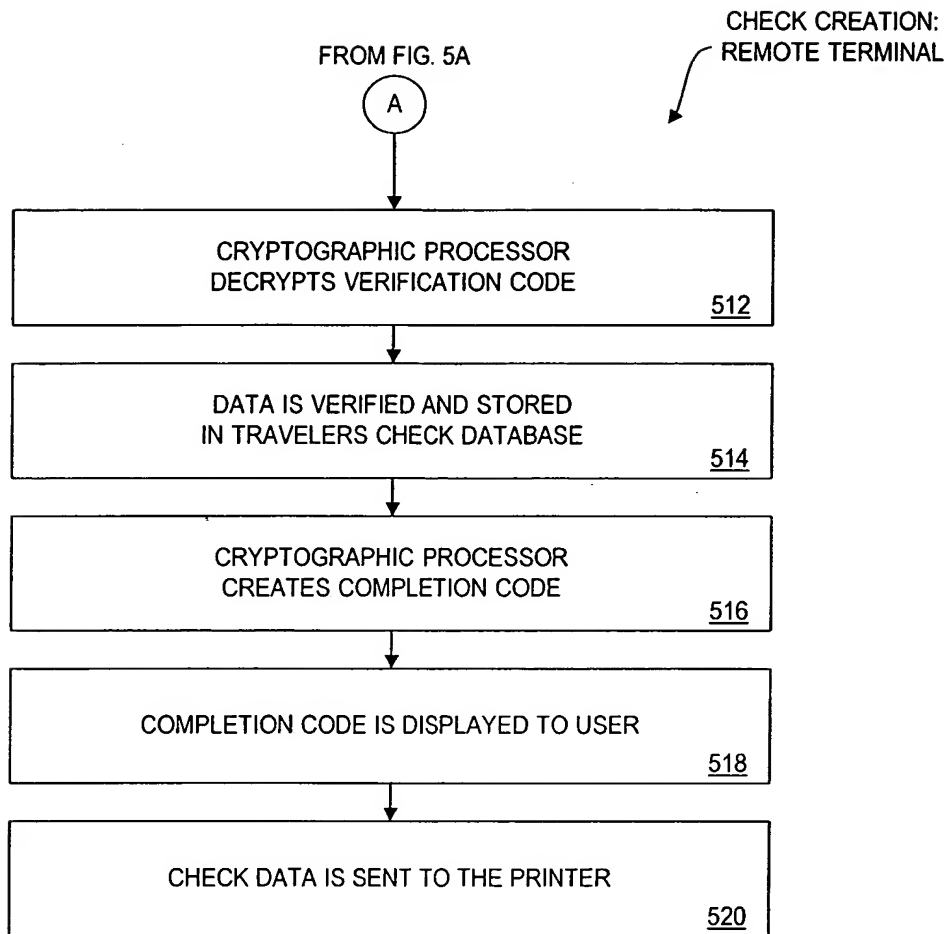


FIG. 5B

CHECK CREATION:  
CENTRAL CONTROLLER  
600

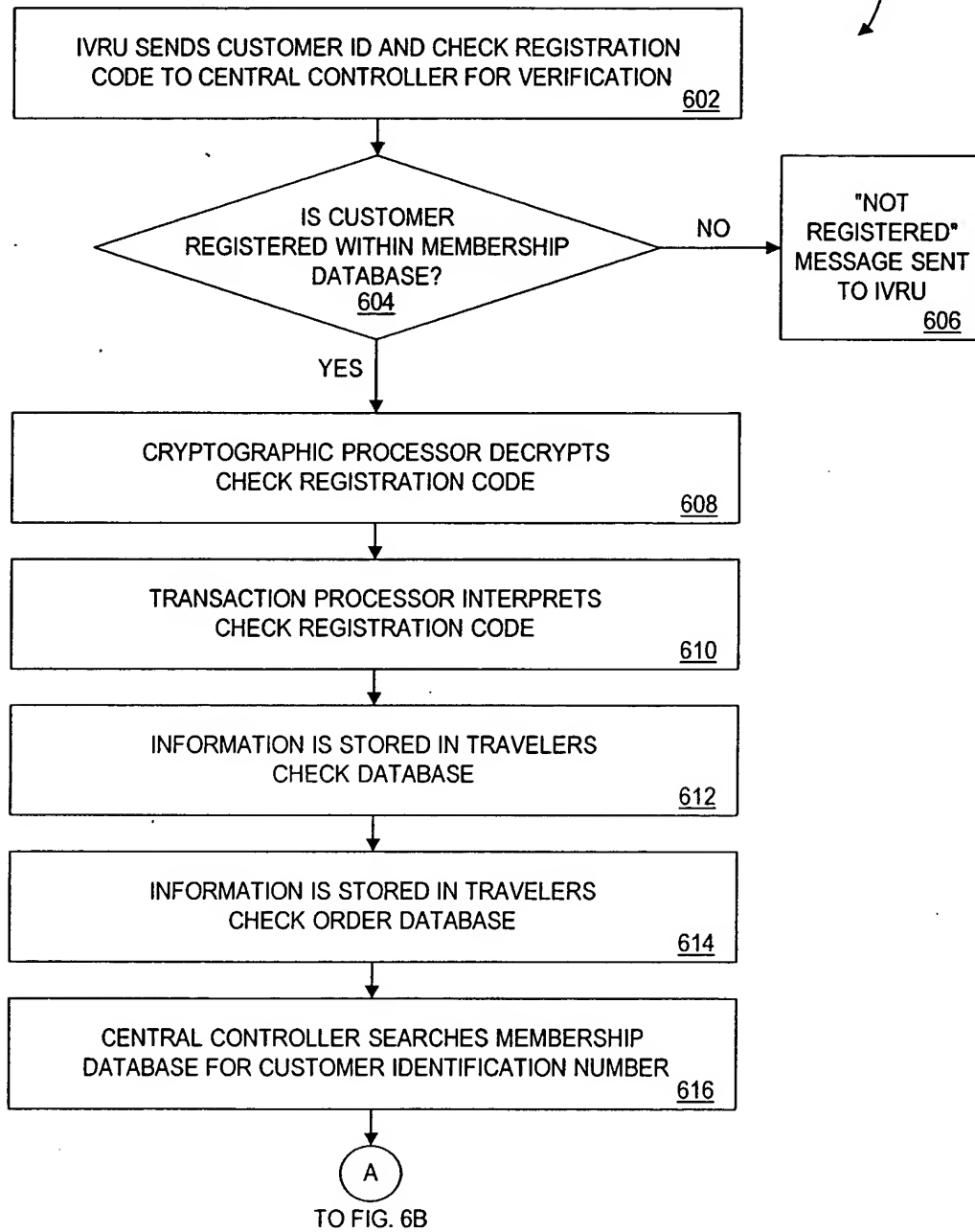


FIG. 6A

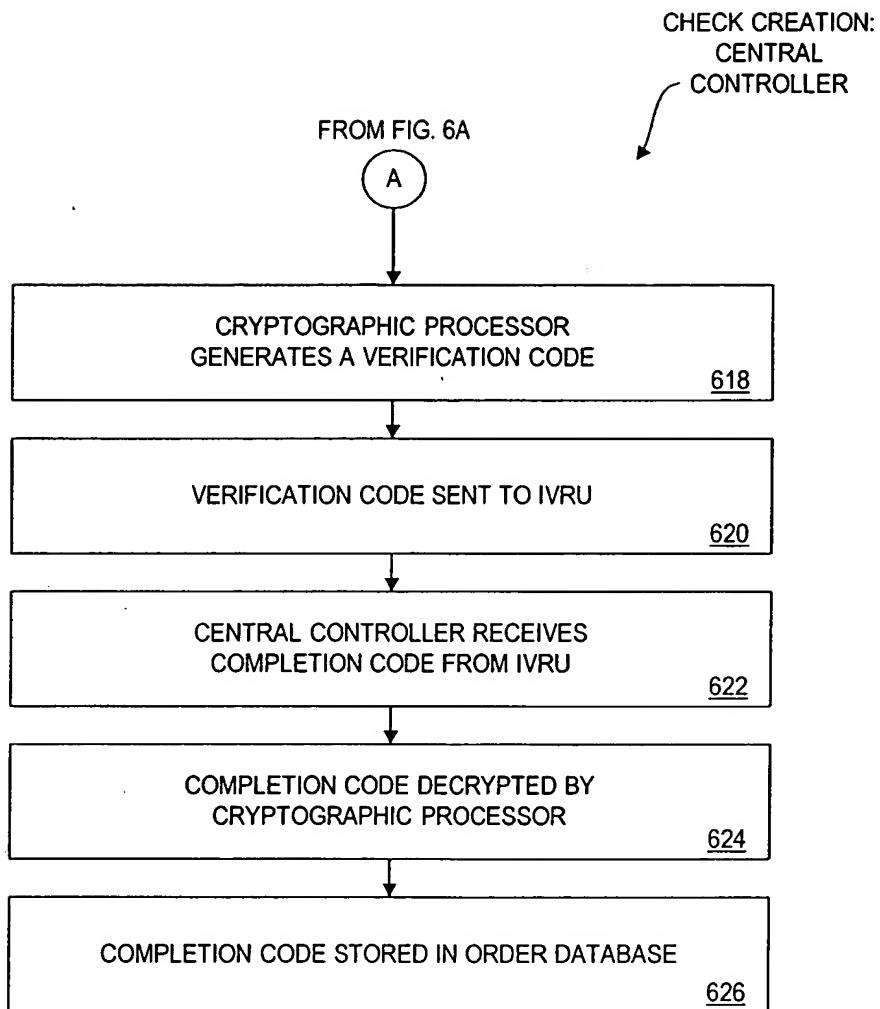


FIG. 6B

CHECK  
CANCELLATION  
PROCESS 700

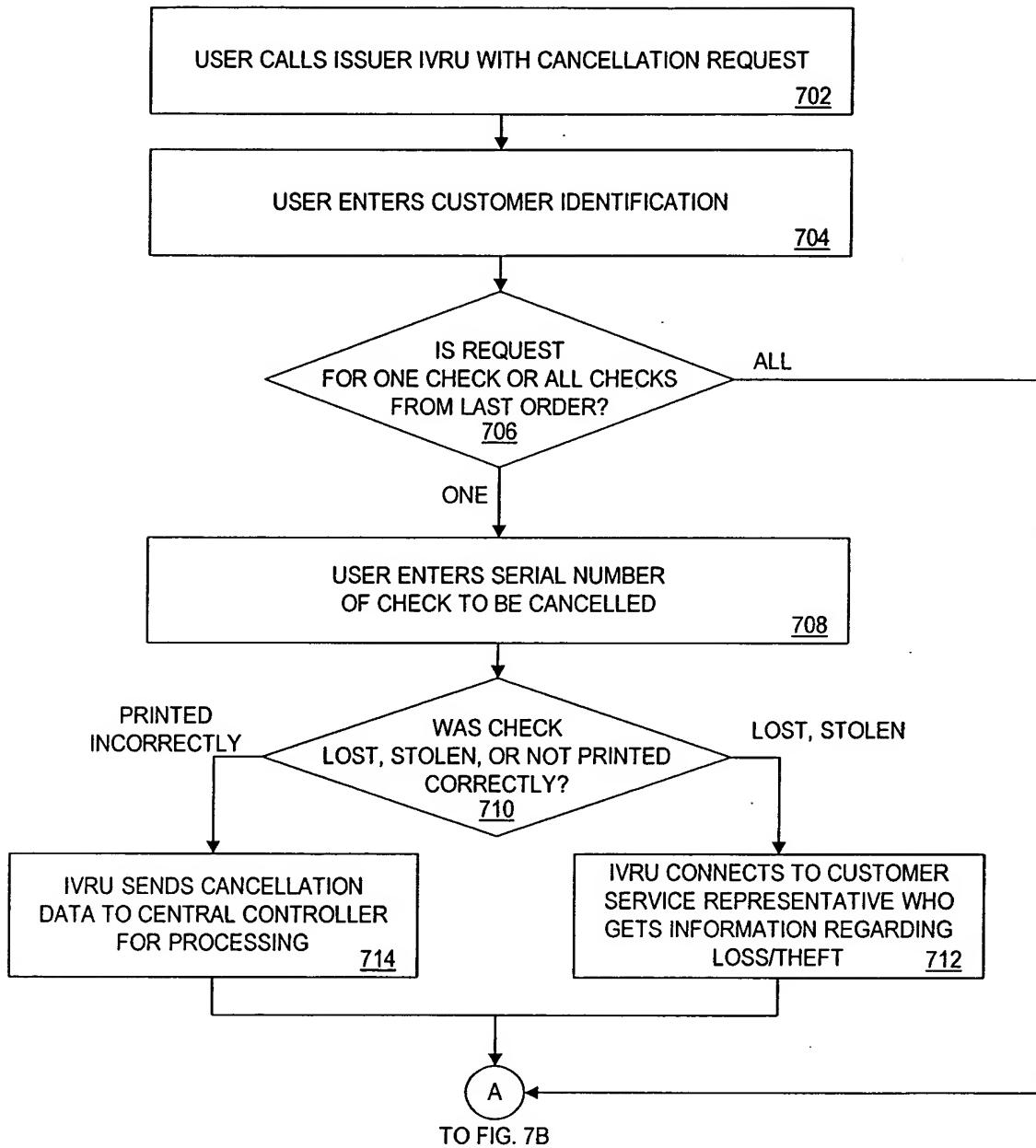


FIG. 7A



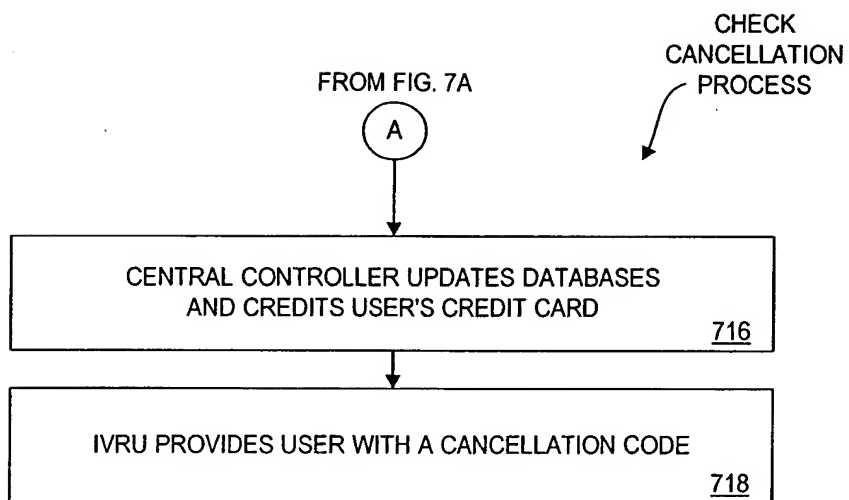


FIG. 7B

CLEARING  
PROCESS 800

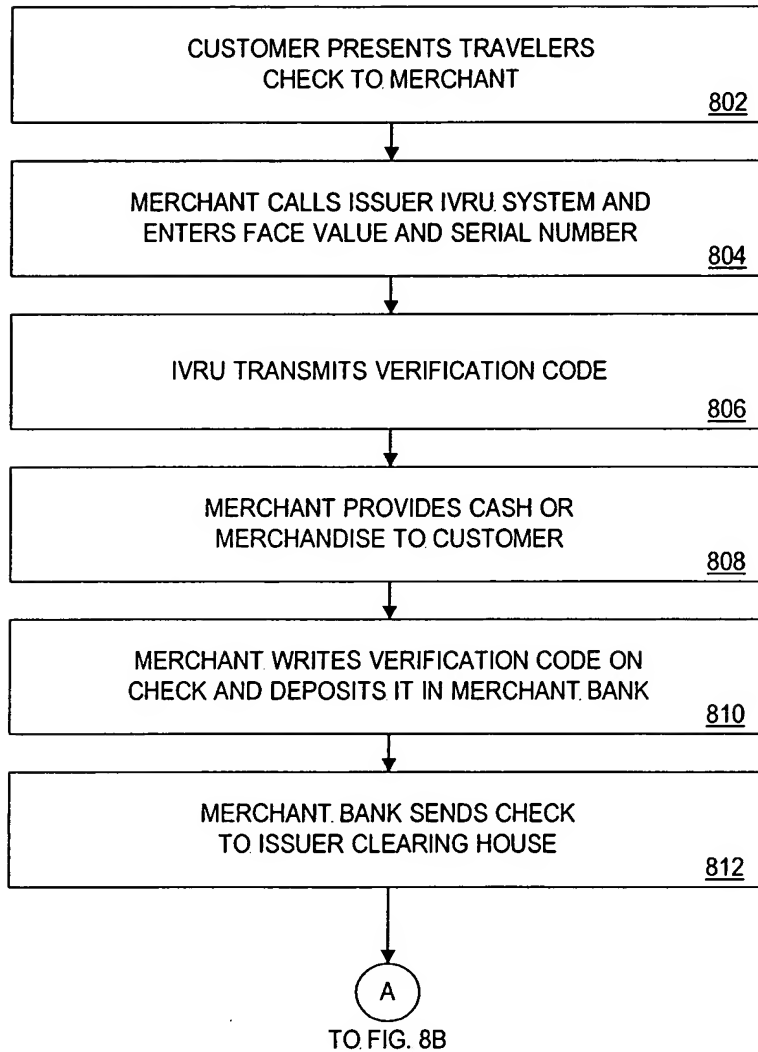


FIG. 8A

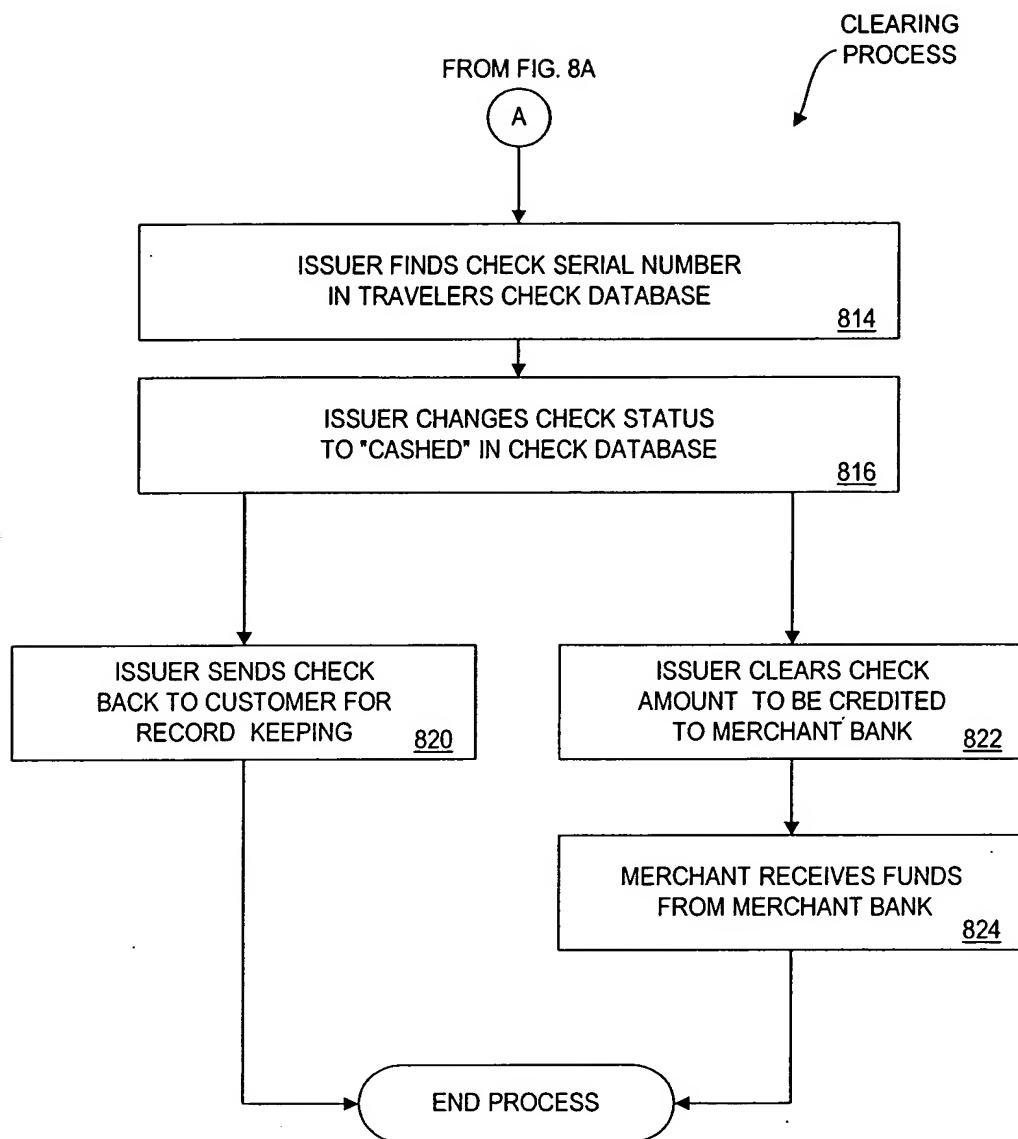


FIG. 8B

IVRU VERIFICATION  
PROCESS 900

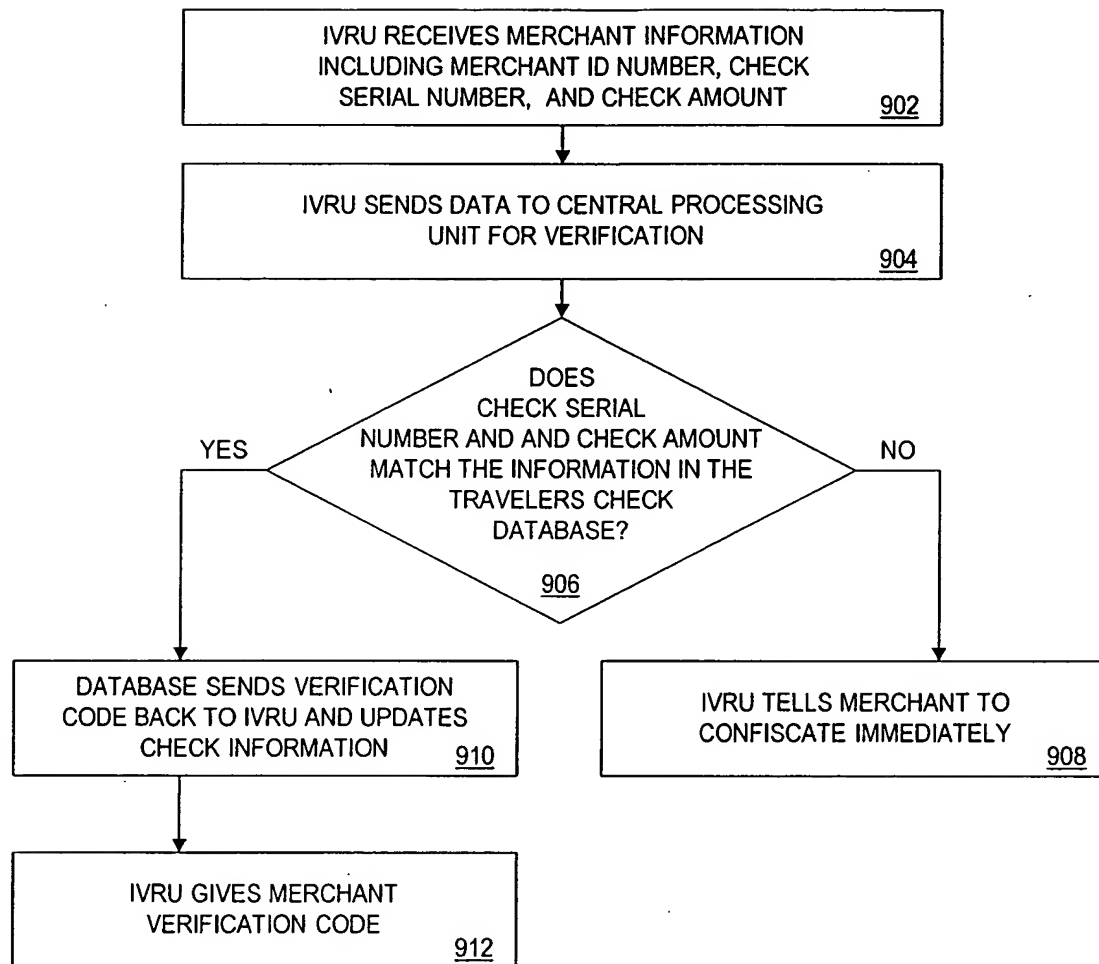


FIG. 9